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AMENDMENTS TO THE CLAIMS:

Please amend the claims as follows:

1. (Previously Presented) A system for conducting a survey, comprising:

 a presentation unit for presenting a plurality of choices at a point-of-transaction terminal;

 an input unit for entering the preferred choices;

 a recording unit for recording the entered choices; and

 a reward unit for rewarding a frequent user making the choices with loyalty points,

 wherein said survey comprises a political poll and wherein said political poll includes voting.
2. (Canceled)
3. (Previously Presented) The system of claim 1, wherein said reward further includes at least one of a monetary reward, a discount on a present purchase, and a discount on a future purchase.
4. (Currently Amended) The system of claim 1, wherein said survey evaluates further comprises an evaluation of consumer satisfaction with the transaction.
5. (Original) The system of claim 4, wherein said satisfaction is based upon at least one of the quality of a product and a quality of a service.

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6. (Original) The system of claim 1, wherein said point-of-transaction comprises at least one of a restaurant, a hotel, a retail location, an automated teller machine (ATM), and an entertainment location.

7. (Canceled)

8. (Original) The system of claim 1, wherein said point-of-transaction terminal comprises a credit card reader.

9. (Original) The system of claim 1, wherein said point-of-transaction terminal comprises a point-of-sale terminal.

10. (Previously Presented) A system for conducting a consumer evaluation, comprising:

a credit card reader;

a point-of-transaction (POT) terminal operatively coupled to said credit card reader, a survey being interactively and electronically displayed for said consumer at a time of a transaction;

a payment gateway server operatively coupled to said point-of-transaction terminal;

a survey processing center operatively coupled to said payment gateway server;

and

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a reward unit for rewarding a frequent consumer making choices with loyalty points, wherein said survey comprises a political poll and wherein said political poll includes voting.

11. (Original) The system of claim 10, wherein said credit card reader includes a swiping track for reading of credit card information, a text display screen for displaying the information and messages, and an input unit,

wherein said swiping track is for allowing credit card identification information to be read from a magnetic stripe of the credit card.

12. (Canceled)

13. (Previously Presented) The system of claim 10, wherein said payment gateway server is coupled to said point-of-transaction terminal through a network.

14. (Original) The system of claim 13, wherein said network comprises one of a public switched telephone network (PSTN), an intranet, and the Internet.

15. (Previously Presented) The system of claim 10, wherein the payment gateway server orders a transfer of funds from a payer's bank, by a first transaction server to a payee's bank using a second transaction server.

16. (Previously Presented) The system of claim 10, wherein said credit card reader includes a display screen, and

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wherein the payment gateway server includes a survey router, for routing survey questions originating from a survey processing server over a network to be displayed on the credit card reader, and routes answers to survey questions received from the credit card reader over the network to the survey processing server.

17. (Original) The system of claim 10, wherein said credit card reader and said POT terminal are integrally formed in a same housing.

18. (Previously Presented) The system of claim 10, wherein said survey processing center originates and sends survey questions, receives and tabulates survey answers, and authorizes reward payments to said consumer by instructing the payment gateway server to order a transfer of funds from a transaction server, or from another server connected to the network to the server of the bank of the consumer.

19. (Original) The system of claim 10, wherein said system is usable with a retail establishment.

20. (Original) The system of claim 10, wherein said system is usable with an automatic teller machine (ATM).

21. (Previously Presented) The system of claim 10, wherein said system is usable with a commodity providing enterprise.

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22. (Previously Presented) The system of claim 21, wherein said commodity providing enterprise comprises a fuel dispensing station.

23. (Previously Presented) A method of conducting a survey, comprising:

- while performing a transaction at a point-of-transaction terminal, presenting a plurality of choices to a customer;
- entering the preferred choices of the customer;
- recording the entered choices; and
- rewarding a frequent customer making choices with loyalty points, wherein said survey comprises a political poll and wherein said political poll includes voting.

24. (Currently Amended) A credit card transaction method, comprising:

- at a point-of-transaction (POT) terminal, reading a credit card of a customer by a card reader to read the card identification information;
- requesting the customer to confirm an amount of the transaction;
- upon receiving confirmation, sending a transaction request to a payment gateway, to verify the transaction, order a transfer of funds from the customer's bank to a bank of the payee, and obtain an authorization or confirmation number;
- electronically obtaining, by the payment gateway, a survey question from a survey processing unit;
- sending, by the payment gateway, an authorization number and the survey question to the POT terminal;
- prompting the customer to answer the survey question;
- once an answer is entered, sending the result to the payment gateway;

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forwarding, by the payment gateway, a result to the survey processing server; and
authorizing, by the survey processing server, a loyalty reward to ~~the~~ a frequent
customer, wherein said survey comprises a political poll and wherein said political poll
includes voting.

25. (Original) The method of claim 24, wherein said authorizing by the survey processing
server comprises instructing the payment gateway to order a transfer of funds from a
transaction server, an award of frequent flyer miles, a discount on a future purchase, and
a discount on a concurrent purchase.

26. (Previously Presented) A credit card transaction method, comprising:

at a point-of-transaction (POT) terminal, reading a credit card of a customer by a
card reader to read the card identification information;

requesting the customer to confirm an amount of the transaction;

upon receiving confirmation, sending a transaction request to verify the
transaction, order a transfer of funds from the customer's bank to a bank of the payee,
and obtain an authorization or confirmation number;

electronically obtaining a survey question;

sending an authorization number and the survey question to the POT terminal;

prompting the customer to answer the survey question;

once an answer is entered, sending the result to a survey processing server; and

rewarding a frequent customer making choices with loyalty points,

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wherein said survey comprises a political poll and wherein said political poll includes voting.

27. (Previously Presented) A commercial transaction and surveying system, comprising:

a presentation unit for presenting a survey including plurality of choices;

an input unit for entering the preferred choices;

a recording unit for recording the entered choices, said plurality of choices being presented at a point-of-transaction; and

a reward unit for rewarding a frequent customer making choices with loyalty points,

wherein said survey comprises a political poll and wherein said political poll includes voting.

28. (Previously Presented) An automated teller machine (ATM), comprising:

a banking transaction system;

a surveying system electronically linked to said banking transaction system such that at a point-of-transaction a survey is electronically presented to a customer; and

a reward unit for rewarding a frequent customer making choices with loyalty points, wherein said survey comprises a political poll and wherein said political poll includes voting.

29. (Original) The ATM of claim 28, wherein said surveying system comprises:

a presentation unit for presenting a plurality of choices;

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an input unit for entering the preferred choices; and
a recording unit for recording the entered choices.

30. (Previously Presented) An automated teller machine (ATM), comprising:

a point-of-transaction terminal;

a card reader electronically coupled to said point-of-transaction terminal, said card reader comprising a display screen, a customer input device and a mechanism for reading a card; and

a reward unit for rewarding a frequent customer making choices with loyalty points,

wherein substantially concurrently with a transaction, a survey is electronically received by said point-of-transaction terminal and displayed on said display screen for allowing a customer to participate in a survey,

wherein said survey comprises a political poll and wherein said political poll includes voting.

31. (Previously Presented) A point-of-transaction device, comprising:

a point-of-transaction terminal;

a credit card reader electronically coupled to said point-of-transaction terminal, said credit card reader comprising a display screen, a customer input device and a mechanism for reading a credit card; and

a reward unit for rewarding a frequent customer making choices with loyalty points,

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wherein substantially concurrently with a transaction, a survey is electronically received by said point-of-transaction terminal and displayed on said display screen for allowing a customer to participate in a survey, wherein said survey comprises a political poll and wherein said political poll includes voting.

32. (Previously Presented) A signal-bearing medium tangibly embodying a program of machine-readable instructions executable by a digital processing apparatus to perform a method of conducting a survey according to claim 23.

33. (Previously Presented) A system for conducting a survey, comprising:

a presentation unit for presenting a plurality of choices at a point-of-transaction terminal;

an input unit for entering the preferred choices;

a recording unit for recording the entered choices; and

a reward unit for rewarding a frequent user making the choices with loyalty points,

wherein said survey comprises a political poll and wherein said political poll includes voting.

34. (Canceled)

35. (Previously Presented) A system for conducting a survey and a commercial transaction, comprising:

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a presentation unit for presenting a plurality of choices at a point-of-transaction terminal;

an input unit for entering the preferred choices;

a recording unit for recording the entered choices;

a reward unit for rewarding a frequent user making the choices with loyalty points, wherein said survey comprises a political poll, and wherein said political poll includes voting, and

wherein said point-of-transaction terminal comprises an automated teller machine (ATM), said ATM comprising:

a banking transaction system; and

a surveying system electronically linked to said banking transaction system such that at a point-of-transaction the political poll is electronically presented to said user.